

**ABSTRACT**

A method and apparatus are provided for generating passwords that may be memorized by a user, yet not easily guessed by an attacker. A user is presented with one or more textual, audio or visual hints. A password is automatically generated based on the selected hint (and possibly further input from the user). The presented hints may include poems, songs, jokes, pictures or words. The generated password and selected hint can be presented to the user during enrollment for further reinforcement and stored in a user database for subsequent reinforcement and verification. The enrollment process may schedule the sending of one or more reminder messages to the user containing the hint to reinforce the password in the user's memory.

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